

Certificate Number: 17082-NJ-DE-033936180

Bankruptcy Case Number: 19-29782



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 10, 2020, at 9:18 o'clock PM MST, JOANNE M CARBOTTI completed a course on personal financial management given by internet by Summit Financial Education, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: January 10, 2020 By: /s/Orsolya K Lazar

Name: Orsolya K Lazar

Title: Executive Director